

**ABSTRACT**

5 A payment management system for obtaining an approval of an electronic fund  
transfer (EFT) disbursement file from a user of a remote system and transferring the  
EFT disbursement file to a payments processor. The payment management system  
comprises an electronic fund transfer submission module for generating a digest, by  
performing a hash of the EFT disbursement file, and transferring the digest to the  
remote system along with authorization control code. The authorization control code  
10 drives the remote system to obtain a digital signature of authenticated attributes, which  
includes the digest, and generate an authorization response. The electronic fund  
transfer submission module further provides for receiving the authorization response  
from the remote system and transferring an electronic funds submission to the  
payments processor. The electronic funds submission comprises the payment  
15 transaction file and at least a portion of the authorization response comprising the  
digital signature.